Entered 11/01/18 00:39:17 Case 18-17695-CMG Doc 37 Filed 10/31/18 Desc Imaged Certificate of Notice Page 1 of 3

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

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Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for MidFirst Bank

Order Filed on October 29, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>18-17695 CMG</u>

In Re:

Cecelia Tompoe, Samuel K. Tompoe

Debtor.

Adv. No.:

Hearing Date: 9/19/18 @ 9:00 a.m.

Judge: Christine M. Gravelle

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: October 29, 2018

Honorable Christiné M. Gravelle United States Bankruptcy Judge

(Page 2)

Debtor: Cecelia Tompoe, Samuel K. Tompoe

Case No: 18-17695 CMG

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1428 Stuyvesant Avenue, Trenton, NJ. 08618, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Candyce Illene Smith-Sklar, Esquire, attorney for Debtor, and for good cause having been shown

It **ORDERED**, **ADJUDGED** and **DECREED** that as of October 18, 2018, the Debtor is due for the October 2018 adequate protection payment; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor does not waive its rights to the difference between the regular monthly payment and the adequate protection payment if the Loss Mitigation Program is unsuccessful

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the loss mitigation payments (or regular monthly mortgage payments upon expiration of the Loss Mitigation Program) are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Case 18-17695-CMG Doc 37 Filed 10/31/18 Entered 11/01/18 00:39:17 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court United States Bankruptcy District of New Jersey

In re: Samuel K Tompoe Cecelia Tompoe Debtors Case No. 18-17695-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Oct 29, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Oct 31, 2018. db/jdb +Samuel K Tompoe. 66 Pennwood Drive. Cecelia Tompoe. Trenton, NJ 08638-4716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew L. Spivack on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com Candyce Ilene Smith-Sklar on behalf of Debtor Samuel K Tompoe mail@njpalaw.com Candyce Ilene Smith-Sklar on behalf of Joint Debtor Cecelia Tompoe mail@njpalaw.com Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Nicholas V. Rogers on behalf of Creditor SANTANDER BANK, N.A. nj.bkecf@fedphe.com USTPRegion03.NE.ECF@usdoj.gov U.S. Trustee

TOTAL: 9